

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Carolyn Edith Jakobsen
Debtor

Case No. 18-03549-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 25

Date Rcvd: Dec 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2018.

db
5099794 +Carolyn Edith Jakobsen, 116 Walnut Road, Milford, PA 18337-5090
+ACS/Student Loan Finance, 501 Bleecker St, Utica, NY 13501-2401
5099797 +Best Egg, 1523 Concord Pike, Suite 102, Wilmington, DE 19803-3653
5099802 +Comenity Bank/Coldwater Creek MAS, PO Box 182120, Columbus, OH 43218-2120
5099809 +KML Law Group, P.C., 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541
5099813 +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433
5099812 PNC Mortgage, PO Box 1820, Dayton, OH 45401-1820
5099811 Philips & Cohen, Mail Stop: 661, 1002 Justison Street, Wilmington, DE 19801-5148
5099814 S & D Medical, LLP, Po Box 314, Mount Kisco, NY 10549-0314
5099816 +Tri-State Vet. Med. Grp., 33 Jersey Avenue, Port Jervis, NY 12771-2514

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5099795 EDI: HNDA.COM Dec 11 2018 00:28:00 American Honda Finance Corp., 2170 Point Blvd Ste 100,
PO Box 5308, Elgin, IL 60123-7875
5099796 +EDI: TSYS2.COM Dec 11 2018 00:28:00 Barclays Bank Delaware, PO Box 8803,
Wilmington, DE 19899-8803
5099798 E-mail/Text: cms-bk@cms-collect.com Dec 10 2018 19:45:17 Capital Management Serv,
698 1/2 South Ogden St., Buffalo, NY 14206-2317
5099799 +EDI: CAPITALONE.COM Dec 11 2018 00:29:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
5099800 +EDI: WFNNB.COM Dec 11 2018 00:29:00 Comenity Bank/BDFRDFR, PO Box 182789,
Columbus, OH 43218-2789
5099801 +EDI: WFNNB.COM Dec 11 2018 00:29:00 Comenity Bank/Chadwicks, PO Box 182789,
Columbus, OH 43218-2789
5099803 +EDI: WFNNB.COM Dec 11 2018 00:29:00 Comenity CB/Blair, PO Box 182120,
Columbus, OH 43218-2120
5099804 +EDI: WFNNB.COM Dec 11 2018 00:29:00 Comenity CB/Wintersilks, PO Box 182120,
Columbus, OH 43218-2120
5099805 +EDI: RCSFNBMARIN.COM Dec 11 2018 00:28:00 Credit One Bank, PO Box 98875,
Las Vegas, NV 89193-8875
5099806 EDI: DISCOVER.COM Dec 11 2018 00:28:00 Discover Financial Services, PO Box 15316,
Wilmington, DE 19850
5099807 +EDI: AMINFOFP.COM Dec 11 2018 00:28:00 First Premier Bank, 601 S. Minnesota Ave,
Sioux Falls, SD 57104-4868
5099810 +E-mail/Text: electronicbkydocs@nelnet.net Dec 10 2018 19:45:38 NelNet/Education Financial,
3015 S Parker Rd, Ste.400, Aurora, CO 80014-2904
5100650 +EDI: PRA.COM Dec 11 2018 00:28:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5099815 +EDI: RMSC.COM Dec 11 2018 00:29:00 Synchrony Bank/Walmart, PO Box 965024,
Orlando, FL 32896-5024
5099817 +EDI: WFFC.COM Dec 11 2018 00:28:00 Wells Fargo Bank, Po Box 14517,
Des Moines, IA 50306-3517

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5099808* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC Bank National Association bkgroup@kmlawgroup.com
John J Martin (Trustee) pa36@ecfcbis.com, trusteeemartin@martin-law.net
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vern S. Lazaroff on behalf of Debtor 1 Carolyn Edith Jakobsen pabankruptcy@vernlazaroff.com,
r39899@notify.bestcase.com

TOTAL: 4

Information to identify the case:Debtor 1 **Carolyn Edith Jakobsen**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9382**

EIN --_-----

Debtor 2

(Spouse, if filing)

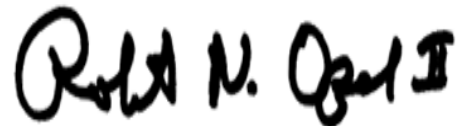
First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:18-bk-03549-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Carolyn Edith Jakobsen
aka Carolyn E. JakobsenBy the
court:Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

December 10, 2018**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.